

Information to identify the case:

Debtor 1 **Anthony James Ferraro**
First Name Middle Name Last Name
Debtor 2 **Lora Jean Ferraro**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **14-10245-TPA**

Social Security number or ITIN **xxx-xx-0646**
EIN **-----**
Social Security number or ITIN **xxx-xx-1990**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony James Ferraro

Lora Jean Ferraro

6/18/19

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Anthony James Ferraro
 Lora Jean Ferraro
 Debtors

Case No. 14-10245-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb +Anthony James Ferraro, Lora Jean Ferraro, 24600 Weed Street, Union City, PA 16438-4356
 13805327 #+Acqua Loan Services, now Clear Spring Loan Services, 18451 Dallas Parkway, Suite 100,
 Dallas, TX 75287-5209
 13805346 +Amy F. Doyle, Esquire, Wolpoff & Abramson, LLP, 9801 Washington Blvd.,
 Gaithersburg, MD 20878-5355
 13805329 +Bloomfield Township Sewer Authority, 22978 Shreve Ridge Road, Suite 2,
 Union City, PA 16438-3540
 13805332 +Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
 13805333 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
 13805334 Creditech, PO Box 99, Bangor, PA 18013-0099
 14152538 +EMC Mortgage Corporation, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
 13893066 #Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
 14311168 +Rushmore Loan Management Services LLC, P.O.Box 514707, Los Angeles, CA 90051-4707
 13805342 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
 13805343 +Verizon, PO Box 5156, Tampa, FL 33675-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:17 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13805328 +EDI: AFNIRECOVERY.COM Jun 19 2019 06:28:00 AFNI, Inc., PO Box 3097,
 Bloomington, IL 61702-3097
 13840572 EDI: AIS.COM Jun 19 2019 06:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13805330 +E-mail/Text: matthartweg@cbjcredit.com Jun 19 2019 02:49:12 CBJ Credit Recover,
 117 W 4th St, Jamestown, NY 14701-5005
 13805331 +E-mail/Text: matthartweg@cbjcredit.com Jun 19 2019 02:49:12 CBJ Credit Recovery,
 117 W 4th St, Jamestown, NY 14701-5005
 13805336 +EDI: IIC9.COM Jun 19 2019 06:28:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378
 13889439 EDI: RESURGENT.COM Jun 19 2019 06:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of B-Line, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13889637 EDI: RESURGENT.COM Jun 19 2019 06:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13805337 +E-mail/Text: egssupportservices@alorica.com Jun 19 2019 02:48:46 NCO Financial,
 5 Penn Center W, Pittsburgh, PA 15276-0120
 13805338 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:17 PA Department of Revenue,
 Department 280946, Bankruptcy Division, PO Box 280946,
 Harrisburg, Pennsylvania 17128-0946
 13889259 +EDI: RESURGENT.COM Jun 19 2019 06:28:00 PYOD, LLC its successors and assigns as assignee,
 of Compucredit, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13805339 +E-mail/Text: ebn@vativrecovery.com Jun 19 2019 02:47:55 Palisade Collections, LLC,
 210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2524
 13805340 +E-mail/Text: ebn@vativrecovery.com Jun 19 2019 02:47:55 Palisades Collection,
 210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2510
 13809650 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:17
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13810766 EDI: Q3G.COM Jun 19 2019 06:28:00 Quantum3 Group LLC as agent for,
 Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
 13853138 EDI: Q3G.COM Jun 19 2019 06:28:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13805341 E-mail/Text: bk@revenuegroup.com Jun 19 2019 02:49:03 Revenue Group,
 4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109
 13805344 EDI: VERIZONCOMB.COM Jun 19 2019 06:28:00 Verizon North, PO Box 28000,
 Lehigh Valley, Pennsylvania 18002-8000

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr EMC Mortgage LLC
 cr EMC Mortgage LLC through sale and QCD to REOCO, Inc.
 cr Residential Credit Solutions, Inc., et al
 13805345 Wolpoff & Abramson, LLP, Two Irvington Centre, 702 King Farm Blvd.
 13805335 #Residential Credit Solutions, Inc., PO Box 163289, Fort Worth, TX 76161-3289
 TOTALS: 4, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: mgut
Form ID: 3180W

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Christopher A. DeNardo on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com

James Warmbrodt on behalf of Creditor EMC Mortgage LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.

except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.
except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmllawgroup.com

LeeAnne O. Huggins on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmeccf@chapter13trusteeewpa.com

Stephen H. Hutzelman on behalf of Debtor Anthony James Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

Stephen H. Hutzelman on behalf of Joint Debtor Lora Jean Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

TOTAL: 9